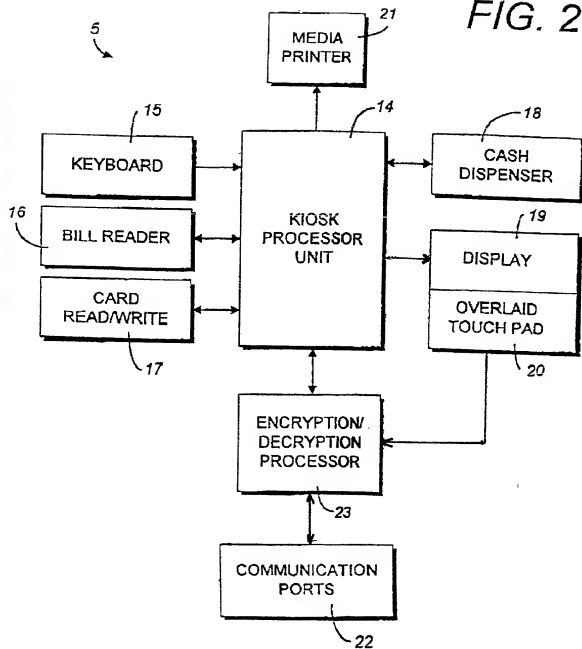


FIG. 1.

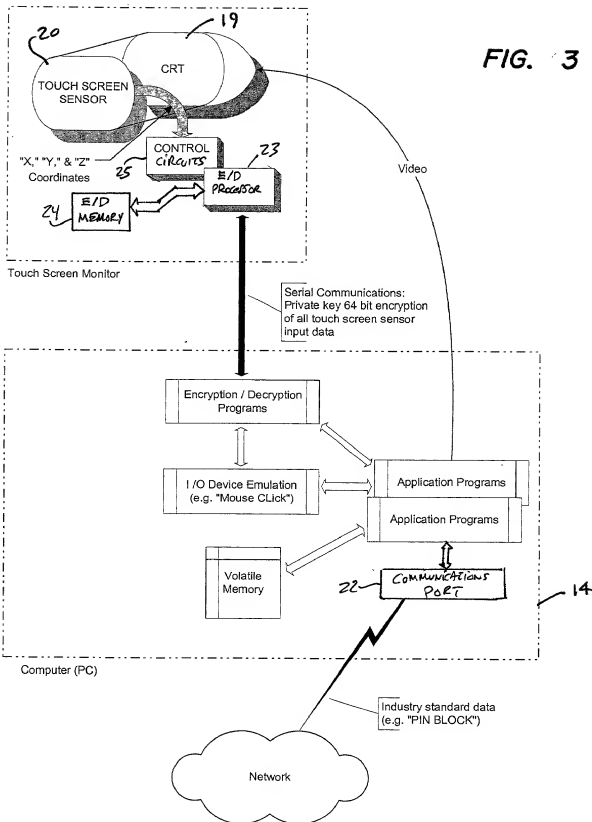
2/11

FIG. 2.



3/11

FIG. 3



4/11

FIG. 4

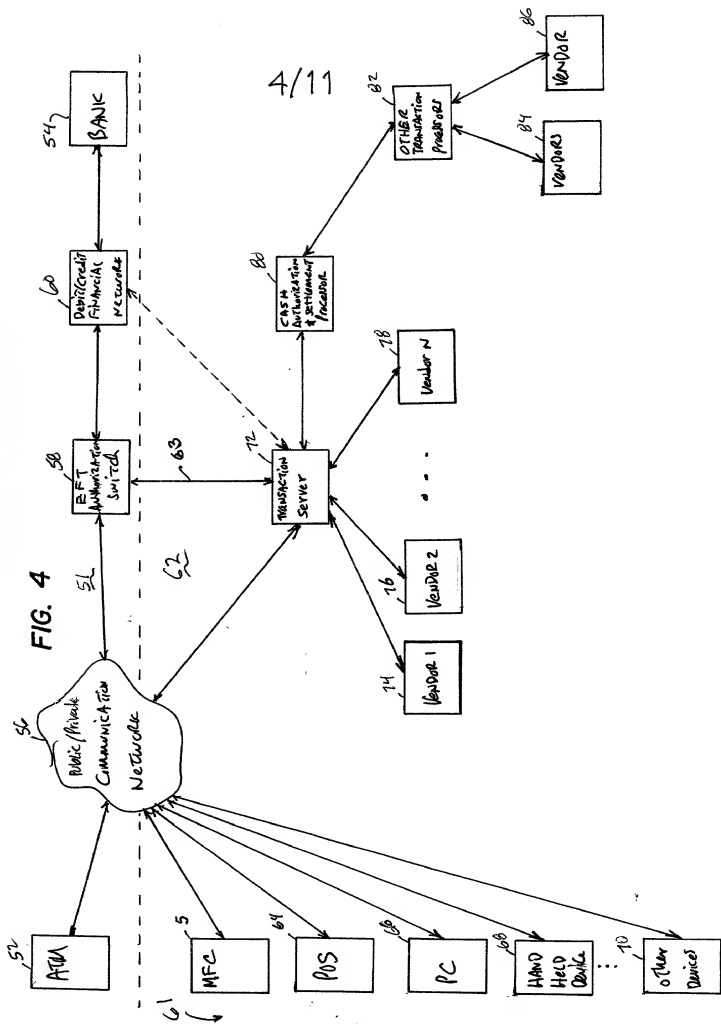
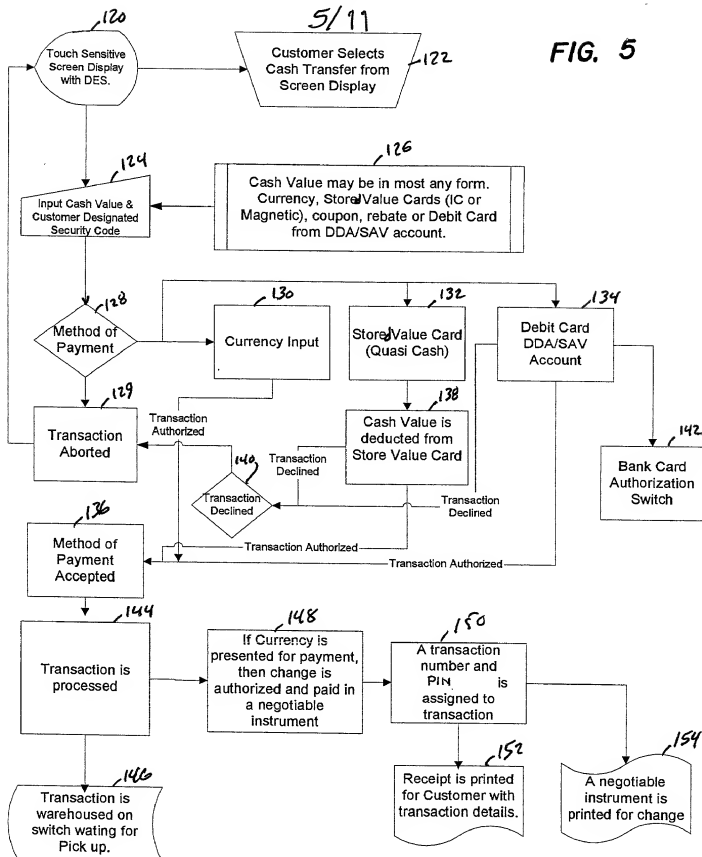


FIG. 4

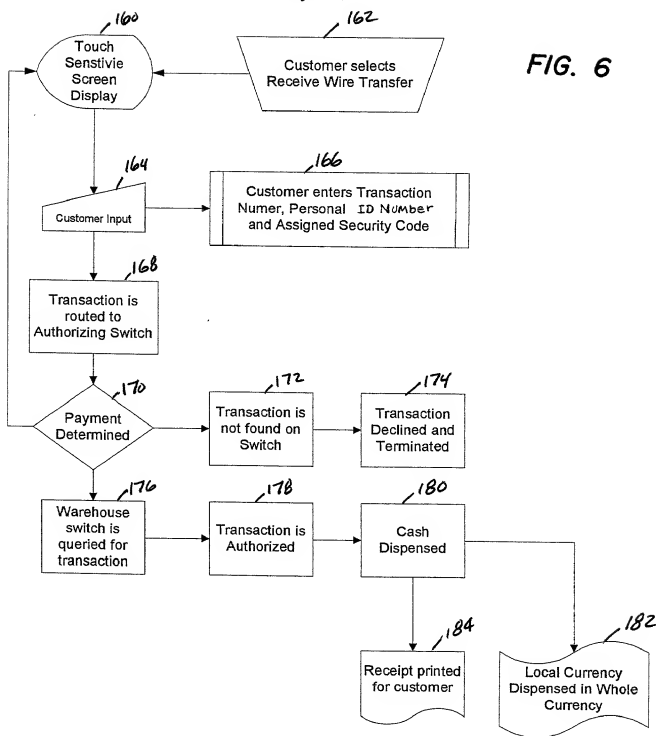
5/11

FIG. 5



6/11

FIG. 6



7/11

FIG. 7a 200

| 2017 | 2047 | 2067 |
|---------------|--------------------|-----------------|
| Terminal Info | Authorization Info | Service Payload |
| Fixed | Variable | Variable |

FIG. 7C 208

| | | | | |
|-----------------------------------|------------------------------|-----------------------------------|--------------------------------|------------------------------|
| ⁷¹⁰ Inter-process Data | ⁷¹² Terminal Info | ⁷¹⁴ Authorization Info | ⁷¹⁶ Service Payload | ⁷¹⁸ Optional Data |
| Fixed Variable | Fixed | Variable | Variable | Variable |

Terminal Information Segment (Fixed)

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|----------------|-------------|---------------|--------------|--------------|-------------------|---------|---------------|
| Host Bading ID | Terminal ID | Term Ser. num | Term Seg num | Term Seg num | Init Bps to strap | Serv ID | Pay Bnc Mktal |

| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|-------------|---------------|--------------|---------------|---------------|--------------|-------------|
| Auth Mtrale | Auth Fnt code | Auth Seg Len | Serv tye code | Serv Fnt code | Serv Seg Len | Opt Seg Len |

ATM1 - STANDARD ATM CARD
 POS1 - STANDARD POS DEBIT CARD
 CRED1 - CREDIT CARD
 CASH1 - CASH
 SMT1 - STANDARD SMART CARD
 CHK1 - CHECK
 REV1 - REVERSAL

TOT1 - DOWNLOAD HUF TOTAL REQUEST
 KEY1 - DOWNLOAD COMMUNICATIONS KEY REQUEST
 CUR1 - CURRENCY CONVERSION REQUEST
 SPA1 - STANDARD ATM TRANSACTIONS
 POS1 - POINT OF SALE TRANSACTION
 MOB1 - MONEY ORDER PURCHASE
 SCR1 - SCRIPT RECEIPT REQUEST
 CCA1 - CALLING CARD PURCHASE
 SPE1 - STANDARD CASH TRANSACTIONS
 TIK1 - TICKET INQUIRY
 TIK2 - TICKET PAYMENT

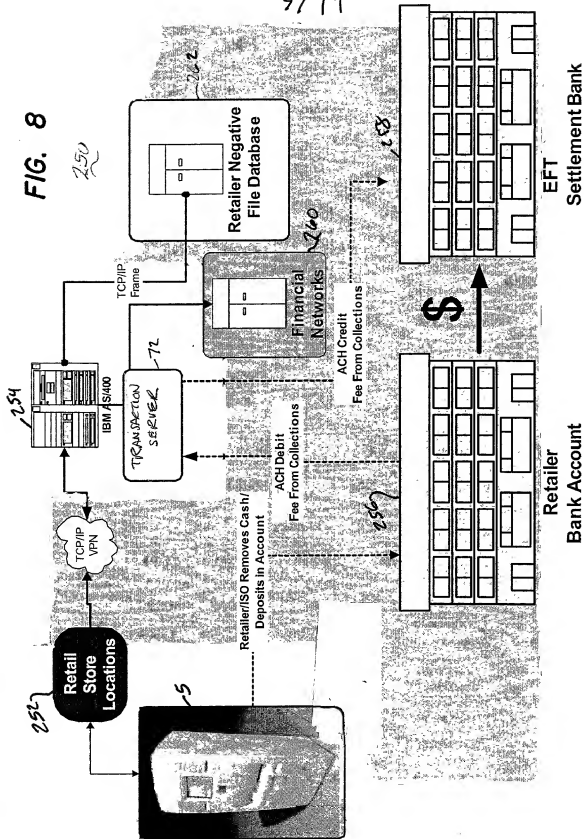
FIG. 76

8/11

200

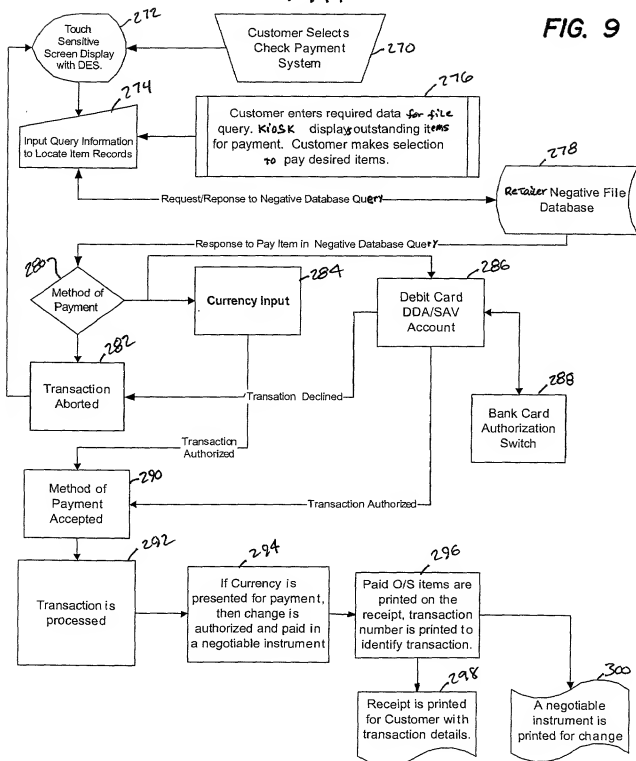
| 204 | 206 |
|----------------------------|---------------------------|
| Authorization Info Segment | Service Payload Segment |
| Variable number of fields | Variable number of fields |

9/11

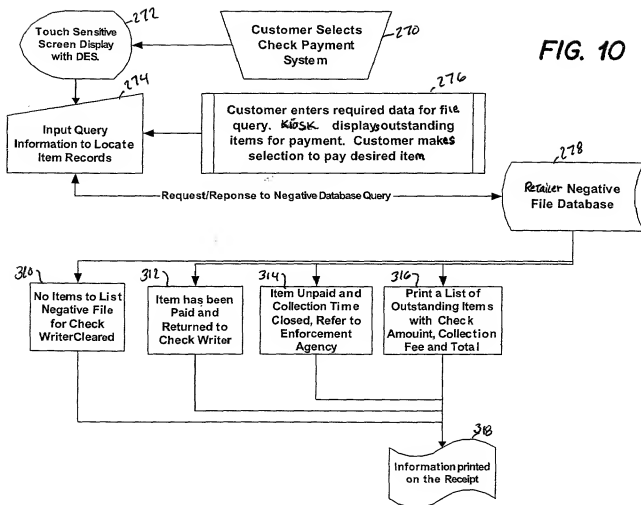


10/11

FIG. 9



11/11

**FIG. 11**

Customer: John Doe

Institution: 111111111 Acct No. 1

Customer Outstanding Check List

| Ref. No. | Check Date | Ck No. | Ck Amt. | Fee | Total Amt | Status |
|----------|------------|--------|----------|---------|-----------|--------------------------|
| | 07/01/1999 | 2111 | \$125.00 | \$35.00 | \$165.00 | Cleared |
| 999990 | 06/28/1998 | 1990 | \$ 65.39 | \$35.00 | \$100.39 | Collection Referral Date |
| 999991 | 06/23/1998 | 1759 | \$ 35.74 | \$35.00 | \$ 70.74 | Referred to Agency |

Cleared= Check Paid in Full Collection Referral Date=Date Forwarded to Enfor
 Referred to Agency=Check was sent to the Law Enforcement Ag